



The Commissioner specifically adopts as his findings herein the market conduct examination report filed by the examiners without modification, a copy of which is attached hereto and by this reference incorporated herein.

### **CONCLUSIONS OF LAW**

Respondent is in compliance with all North Dakota laws relative to its market conduct activities.

### **ORDER**

NOW, THEREFORE, based on the foregoing Findings of Fact and Conclusions of Law, it is hereby ordered that the market conduct examination report herein incorporated by reference is adopted.

It is further ordered that Noridian Mutual Insurance Company shall comply with all of the examiner's recommendations listed in the examination report insofar as they relate to a specific statutory requirement.

The examination report incorporated herein by reference shall remain private and confidential information for a period of 15 days from the date of this Order, except as otherwise provided under N.D. Cent. Code ' 26.1-03-19.4, and thereafter shall become open for public inspection so long as no court of competent jurisdiction has stayed its publication.

The use of this Order for competitive purposes by an insurance agent or agency holding a license in the State of North Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority.

DATED this \_\_\_\_ day of \_\_\_\_\_, 2002.

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Jim Poolman  
Commissioner  
N.D. Insurance Department

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